

Michigan's State Planning Project for the Uninsured

CHARGES FROM HRSA GRANT RELATIVE TO:

FOCUS GROUPS WITH EMPLOYERS

September and October 2005

- Intended to gather in depth data from small and mid-sized business owners
- Goal is to enhance information on barriers to providing employer-sponsored health insurance and provide detail on state-level policy changes that would most likely influence businesses toward providing health insurance for their employees.
- Will discuss
 - Barriers employers face in offering health insurance
 - Motivating factors for offering health insurance to employees
 - Essential and important elements of programs aimed at providing coverage to all Michigan citizens.
 - What system changes need to occur
 - The participants' interest in offering insurance through small group market reforms.
- There will be eight focus groups that include both employers who offer and those who don't offer insurance, one in each region and two in southeast Michigan
- Each focus group will have 8 to 15 participants and last 90 minutes
- Will use facilitators using a focus group protocol

FOCUS GROUPS WITH BROKERS AND INSURANCE AGENTS

September and October 2005

- Two focus groups, one in Detroit, one in Grand Rapids
- To discuss;
 - Common myths held by small and mid-sized business owners about providing health insurance to employees
 - Successful strategies brokers and agents have developed with small businesses to provide health insurance for their employees
 - Participants' perception of small business owners' awareness and interest in small group market reforms.
- Each focus group will have 8 to 15 participants and last 90 minutes
- Will use facilitators using a focus group protocol